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PATENT
Attorney Docket No. 34823/400200

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: Josephson)
Serial No.: 10/605,278) Group Art Unit: 2621
Filed: September 19, 2003) Examiner: Patel, Shefali D.
Title: SYSTEM AND METHOD FOR) Confirmation No. 2277
COMMINGLED REMITTANCE)
PAYMENT PROCESSING) I hereby certify that this correspondence is being facsimile
Customer No.: 27717) transmitted to the United States Patent and Trademark Office,
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P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REMARKS TO OFFICE ACTION

Dear Sir:

This Amendment and Remarks is in response to the Office Action mailed August 26, 2004, for the above captioned patent application.

Amendments to the Claims are reflected in the Listing of Claims which begins on page 2 of this paper.

Substance of the Interview begins on page 4 of this paper.

Remarks begin on page 5 of this paper.